

Define CS, fit into CC	<p>1. CUSTOMER SEGMENT(S) CS</p> <ul style="list-style-type: none"> Working Individuals Students Budget conscious consumers 	<p>6. CUSTOMER CONSTRAINTS CC</p> <ul style="list-style-type: none"> Internet access Device (Smartphones) to access the application Awareness of the functionality Initially provided with free cost for existing applications Data privacy and trust Not all transactions are made online 	<p>5. AVAILABLE SOLUTIONS AS</p> <ul style="list-style-type: none"> Expense Diary or Excel sheet <p>PROS: We make a note daily so we are constantly aware, privacy and security</p> <p>CONS: Takes a lot of time, we might miss some transactions and can be wrong, Inconvenient</p>	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	<p>2. JOBS-TO-BE-DONE / PROBLEMS</p> <ul style="list-style-type: none"> To keep track of money lent or borrowed To keep track of daily transactions Alert when a threshold limit is reached 	<p>9. PROBLEM ROOT CAUSE RC</p> <ul style="list-style-type: none"> Procastination and reckless spending Indecisive about finances Difficult to maintain a note of daily spendings (Traditional methods like diary) Shopping to fill the inner void and to make feel better about ourself Attractive offers that attract us to buy more than needed 	<p>7. BEHAVIOUR BE</p> <ul style="list-style-type: none"> Browse through the internet to find solutions Consult friends and relatives for help Completely reduce spendings or spend all of the savings Make use of online tools to interpret monthly expense patterns 	Focus on J&P, tap into BE, understand RC

<p>3. TRIGGERS TR</p> <ul style="list-style-type: none"> Excessive spending No money in case of emergency When they are referred by someone who has experienced it When their expenses go overboard, there is a sense of panic to get things right 	<p>10. YOUR SOLUTION SL</p> <ul style="list-style-type: none"> Create an application to manage the expenses of an individual in an efficient and manageable manner, as compared to traditional methods Providing timely reminders, helping customers to prioritize their spends, allocation of budget daily 	<p>8. CHANNELS of BEHAVIOUR CH</p> <p>1. ONLINE:</p> <ul style="list-style-type: none"> Find more information on the product by surfing the internet Contact the ones who have already been using the service Maintain excel sheets and use visualizing tools Read reviews on the internet, compare them with different services <p>2. OFFLINE:</p> <ul style="list-style-type: none"> Visit experience centers to know more about the product Negotiation with the vendor Consult with friends and relatives for suggestions Maintain an expense diary
<p>4. EMOTIONS: BEFORE / AFTER EM</p> <ul style="list-style-type: none"> BEFORE: Lost, Misguided, Disorganized, Manipulated, Anxiety, Confused, Fear AFTER: Confident, Organized, Happy, Content, Composed, Calm 		